

United States Bankruptcy Court
Northern District of Ohio

In re:
Charles D. Vincent
Ann R. Vincent
Debtors

Case No. 19-10945-jps
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-1

User: cille
Form ID: 309I

Page 1 of 2
Total Noticed: 37

Date Rcvd: Feb 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2019.

db/db +Charles D. Vincent, Ann R. Vincent, 27487 Seneca Drive, Westlake, OH 44145-3912
25893801 +Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195-0002
25893802 +Client Services, Inc., 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
25893803 Credit Control Corp, PO Box 120630, Newport News, VA 23612-0630
25893806 +Discover Bank, c/o David Mullen, Esq., 323 Lakeside Ave., Ste 200, Cleveland, OH 44113-1009
25893809 +First National Bank of Omaha, 4645 Executive Drive, Columbus, OH 43220-3601
25893812 Kia Motor Finance, PO Box 20835, Fountain Valley, CA 92728-0835
25893819 +Ohio Attorney General, 150 East Gay Street, 21st Floor, Columbus, OH 43215-3191
25893814 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Lexus Financial Services, PO Box 15012, Chandler, AZ 85244)
25893828 Valero, PO Box 631, Amarillo, TX 79105-0631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rhlegal@aol.com Feb 27 2019 22:08:58 Renee Heller,
14077 Cedar Road, Suite 101, Cleveland, OH 44118
tr +E-mail/Text: number@trust13.com Feb 27 2019 22:10:27 Lauren A. Helbling,
200 Public Square Suite 3860, Cleveland, OH 44114-2322
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Feb 27 2019 22:10:08 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25893796 +E-mail/Text: ACF-EBN@acf-inc.com Feb 27 2019 22:09:19 Atlantic Credit & Finance,
PO Box 13386, Roanoke, VA 24033-3386
25893797 EDI: BANKAMER2.COM Feb 28 2019 02:53:00 Bank of America, PO Box 17220,
Baltimore, MD 21297-1220
25893804 E-mail/Text: TRBANKRUPTCY@CUYAHOGACOUNTY.US Feb 27 2019 22:11:57 Cuyahoga County Treasurer,
2079 East Ninth Street, Cleveland, OH 44115
25893798 EDI: CAPITALONE.COM Feb 28 2019 02:53:00 Capital One, PO Box 85619,
Richmond, VA 23285-5619
25893799 +E-mail/Text: bankruptcy@cavps.com Feb 27 2019 22:11:20 Cavalry Portfolio Services,
500 Summit Lake Drive, Valhalla, NY 10595-2322
25893800 EDI: CHASE.COM Feb 28 2019 02:53:00 Chase Card Services, PO Box 15298,
Wilmington, DE 19850-5298
25893807 EDI: DISCOVER.COM Feb 28 2019 02:53:00 Discover Card, PO Box 30943,
Salt Lake City, UT 84130
25893805 EDI: RMSC.COM Feb 28 2019 02:53:00 Dillards, PO Box 960012, Orlando, FL 32896-0012
25893808 +E-mail/Text: bankruptcy@huntington.com Feb 27 2019 22:10:42 First Merit Bank,
3 Cascade PLZ, Akron, OH 44308-1103
25893810 EDI: FORD.COM Feb 28 2019 02:53:00 Ford Credit, PO Box 220564,
Pittsburgh, PA 15257-2564
25893827 EDI: IRS.COM Feb 28 2019 02:53:00 US Department of Treasury, Bureau of Fiscal Service,
PO Box 1686, Birmingham, AL 35201-1686
25893811 +EDI: RMSC.COM Feb 28 2019 02:53:00 JC Penney, Bankruptcy Dept., PO Box 103104,
Roswell, GA 30076-9104
25893813 EDI: CBSKOHLS.COM Feb 28 2019 02:53:00 Kohl's, PO Box 3084, Milwaukee, WI 53201-3084
25893813 E-mail/Text: bncnotices@becket-lee.com Feb 27 2019 22:09:35 Kohl's, PO Box 3084,
Milwaukee, WI 53201-3084
25893815 +EDI: TSYS2.COM Feb 28 2019 02:53:00 Macy's, Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053
25893816 EDI: MERRICKBANK.COM Feb 28 2019 02:53:00 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001
25893817 +EDI: MID8.COM Feb 28 2019 02:53:00 Midland Credit Management, 8875 Aero Dr., Ste 200,
San Diego, CA 92123-2255
25893818 +E-mail/Text: bnc@nordstrom.com Feb 27 2019 22:09:37 Nordstrom, PO Box 13589,
Scottsdale, AZ 85267-3589
25896575 +EDI: PRA.COM Feb 28 2019 02:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
25893820 E-mail/Text: bk@revenuegroup.com Feb 27 2019 22:11:42 Revenue Group,
3700 Park East Dr., Ste 240, Beachwood, OH 44122
25893821 EDI: SEARS.COM Feb 28 2019 02:53:00 Sears Credit Cards, PO Box 6283,
Sioux Falls, SD 57117-6283
25893822 EDI: CHASE.COM Feb 28 2019 02:53:00 Slate Cardmember Services, PO Box 15298,
Wilmington, DE 19850-5298
25893824 EDI: RMSC.COM Feb 28 2019 02:53:00 Synchrony Bank, ATTN: Bankruptcy Department,
PO Box 965061, Orlando, FL 32896-5061
25893825 EDI: WTRRNBNK.COM Feb 28 2019 02:53:00 Target National Bank, PO Box 59317,
Minneapolis, MN 55459-0317
25893829 EDI: RMSC.COM Feb 28 2019 02:53:00 Walmart, PO Box 981064, El Paso, TX 79998-1064
TOTAL: 28

District/off: 0647-1

User: cille
Form ID: 309I

Page 2 of 2
Total Noticed: 37

Date Rcvd: Feb 27, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

25893795 AAA Visa
25893823 Stein Mart
25893826 TJ Maxx
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2019 at the address(es) listed below:

Lauren A. Helbling ch13trustee@ch13cleve.com, lhelbling13@ecf.epiqsystems.com
Renee Heller on behalf of Debtor Charles D Vincent rhlegal@aol.com
Renee Heller on behalf of Debtor Ann R Vincent rhlegal@aol.com

TOTAL: 3

Information to identify the case:

Debtor 1 **Charles D. Vincent**
First Name Middle Name Last Name
Debtor 2 **Ann R. Vincent**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Northern District of Ohio**
Case number: **19-10945-jps**

Social Security number or ITIN **xxx-xx-6073**
EIN **-----**
Social Security number or ITIN **xxx-xx-8989**
EIN **-----**
Date case filed for chapter **13 2/25/19**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles D. Vincent	Ann R. Vincent
2. All other names used in the last 8 years		
3. Address	27487 Seneca Drive Westlake, OH 44145	27487 Seneca Drive Westlake, OH 44145
4. Debtor's attorney Name and address	Renee Heller 14077 Cedar Road, Suite 101 Cleveland, OH 44118	Contact phone (216) 691-0404 Email: rlegal@aol.com
5. Bankruptcy trustee Name and address	Lauren A. Helbling 200 Public Square Suite 3860 Cleveland, OH 44114-2321	Contact phone (216) 621-4268
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov www.ohnb.uscourts.gov	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open 9:00 AM – 4:00 PM Contact phone 216-615-4300 Date: 2/27/19

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

April 10, 2019 at 11:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:
341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

*** Valid photo identification required ***
*** Proof of Social Security Number required ***

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:**Filing deadline: 6/10/19****You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):**Filing deadline: 5/6/19****Deadline for governmental units to file a proof of claim:****Filing deadline: 8/26/19****Deadline to File an Objection to Confirmation:****Filing deadline: 7 days before the confirmation hearing date.****Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. Effective February 1, 2019, the Electronic Proof of Claim (ePOC) filing program is available on the court's website for all users to file a Proof of Claim, Amended Proof of Claim, Withdrawal of Claim, and Supplement to a Claim. A login/password is **not** required to use ePOC. Parties not represented by an attorney and registered CM/ECF filers may use this service. Access and instructions for ePOC filing are available in the ECF and Case Info section of the court website at www.ohnb.uscourts.gov. Parties who would like to file a Proof of Claim manually may obtain a Proof of Claim form (Official Form B410) from the Forms page of the United States Court's website at www.uscourts.gov, or at any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **5/23/19 at 09:30 AM**, Location: **H.M. Metzenbaum Courthouse, 201 Superior Avenue, Courtroom #2B, Cleveland, OH 44114**

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.